

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Elizabeth Cryor-Howard : **Case No. 13-20745**
: **Chapter 13**
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FIRST AMENDED CHAPTER 13 PLAN

1. Payments to the Trustee: The future earnings or other future income of the Debtor is submitted to the supervision and control of the Trustee. The total plan length is 60 months. To date, Debtor has paid \$1,375.00. Under the Amended Chapter 13 plan, Debtor shall pay to the Trustee the sum of:

\$408.36 beginning June 12, 2014 for 55 months.

2. Allowed claims against the Debtor shall be paid in accordance with the provisions of the Bankruptcy Code and this plan.

a. Secured creditors shall retain their mortgage, lien or security interest in collateral until the amount of their allowed secured claims have been fully paid. The provisions of this paragraph shall operate to cure any default of any real estate security agreement.

b. All priority creditors under 11 USC §507 shall be paid in full in deferred cash payments.

3. From the payments received under the plan, the Trustee shall make the disbursements as follows:

a. Administrative Expenses:

Trustee's Fee shall not exceed 10%.

b. Priority claims under 11 USC §507

Creditor	Amount
None	

c. Secured claims

Creditor	Arrearage Amount
Ocwen Mortgage	\$21,534.74

d. Unsecured claims

(1) General nonpriority unsecured: other unsecured debts shall be paid pro rata with no interest.

4. The Debtor shall make regular payments directly to the following creditors:

Ocwen Mortgage, the lienholder on Debtor's real estate and Capital One Auto Finance, the lienholders on Debtor's vehicle.

Date: January 8, 2014

/s Elizabeth Cryor-Howard
Debtor